

Information to identify the case:

Debtor 1	Chad Minnes	Social Security number or ITIN xxx-xx-3978
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-25414-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Chad Minnes

6/9/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Chad Minnes
Debtor

Case No. 18-25414-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Jun 09, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2022:

Recip ID	Recipient Name and Address
db	+ Chad Minnes, 1201 N. Main St., Apt. 41, Pleasantville, NJ 08232-1094
cr	+ DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Toyota Motor Credit Corporation as servicer for To, P.O. Box 340514, Tampa, FL 33694-0514
517689905	+ DITECH FINANCIAL LLC, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517809784	DITECH FINANCIAL LLC, P.O.BOX 6154, RAPID CITY SD 57709-6154
517678953	Ditech Financial, LLC, P.O. Box 6172, Rapid City, SD 57709
517678954	+ First Bankcard/Overstock.com, P.O. Box 2557, Omaha, NE 68103-2557
517979589	+ Minnes, Emily, 925 Navajo Ave., Absecon, NJ 08201-2305
517979590	+ State of New Jersey, Division of Taxation, Bankruptcy Unit, CN 245, Trenton, NJ 08695-0245
517993071	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO BOX 245, Trenton, NJ 08695-0245
517678963	+ TD Bank USA, NA, c/o Mike Peersen, CEO, 1701 Route 70 East, Cherry Hill, NJ 08003-2335
517749923	+ TD Bank, N.A., Schiller Knapp Lefkowitz & Hertz, LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517749532	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517869659	+ Toyota Lease Trust, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517678967	+ WaWa, P.O. Box 9001101, Louisville, KY 40290-1101

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 09 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 09 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517678949	Email/Text: BNBSB@capitalsvcs.com	Jun 09 2022 20:41:00	Bryant State Bank, P.O. Box 2519, Omaha, NE 68103
517678947	+ EDI: CITICORP.COM	Jun 10 2022 00:38:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
517678948	+ Email/Text: BNBLAZE@capitalsvcs.com	Jun 09 2022 20:41:00	Blaze, P.O. Box 2534, Omaha, NE 68103-2534
517678950	+ EDI: WFNNB.COM	Jun 10 2022 00:38:00	Buckle, P.O. Box 659704, San Antonio, TX 78265-9704
517678951	+ EDI: CAPITALONE.COM	Jun 10 2022 00:38:00	Capital One Bank USA, NA, PO Box 71087, Charlotte, NC 28272-1087
517773129	EDI: CAPITALONE.COM	Jun 10 2022 00:38:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517678952	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 09 2022 20:46:22	Credit One, P.O. Box 60500, City of Industry, CA 91716-0500
517678958	+ EDI: CITICORP.COM	Jun 10 2022 00:38:00	Macy's, 7 West Seventh Street, Cincinnati, OH 45202
517806454	EDI: Q3G.COM		

District/off: 0312-1

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Form ID: 3180W

Total Noticed: 48

517678955	Email/Text: BNSFN@capitalsvcs.com	Jun 10 2022 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517690363	Email/Text: collecadminbankruptcy@fnni.com	Jun 09 2022 20:41:00	First National Credit Card, P.O. Box 2496, Omaha, NE 68103
517678956	Email/Text: BNSFS@capitalsvcs.com	Jun 09 2022 20:41:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517678957	+ EDI: CITICORP.COM	Jun 10 2022 00:38:00	First Savings, P.O. Box 2509, Omaha, NE 68103
517979588	+ EDI: IRS.COM	Jun 10 2022 00:38:00	Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328
518319584	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 09 2022 20:41:00	Internal Revenue Service, P.O. Box 7346, Phila., PA 19101-7346
518319585	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jun 09 2022 20:41:00	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
517775624	Email/PDF: resurgentbknotifications@resurgent.com	Jun 09 2022 20:46:10	LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450, LOANCARE, LLC, P.O. BOX 8068, VIRGINIA BEACH, VA 23450-8068
517790893	EDI: PRA.COM	Jun 10 2022 00:38:00	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517794362	EDI: Q3G.COM	Jun 10 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Ashley Furniture Homestore, POB 41067, Norfolk VA 23541
517678959	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 09 2022 20:41:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517681259	+ EDI: RMSC.COM	Jun 10 2022 00:38:00	State of NJ, Div. of Taxation, Bankruptcy Unit, CN 245, Trenton, NJ 08695
517678960	+ EDI: RMSC.COM	Jun 10 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517678961	+ EDI: RMSC.COM	Jun 10 2022 00:38:00	Synchrony Bank/PayPal Card, P.O. Box 96080, Orlando, FL 32896-0001
517801161	+ Email/Text: bncmail@w-legal.com	Jun 09 2022 20:42:00	Synchrony Financial/Ashley Furniture, Attn: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061
517678964	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 09 2022 20:41:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517678962	+ EDI: WTRRNBNK.COM	Jun 10 2022 00:38:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
517678965	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 09 2022 20:41:00	Target, P.O. Box 1581, Minneapolis, MN 55440-1581
517776841	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 09 2022 20:41:00	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
517776949	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jun 09 2022 20:41:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517678966	+ EDI: RMSC.COM	Jun 10 2022 00:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
			Walmart Credit Card, P.O. Box 965060, Orlando, FL 32896-5060

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517806834		DITECH FINANCIAL LLC
517749613	*+	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
David A. Kasen	on behalf of Debtor Chad Minnes dkasen@kasenlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation as servicer for Toyota Lease Trust bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Nicholas V. Rogers	on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10